Quality, affordability and flexibility

Health Care Services Plans – or HSPs – are similar to HMO plans but with more flexibility. Health Net’s HSP plans come with our PureCare HSP Network – doctors, specialists and other providers you see when you need care. You pick your primary care physician (PCP) from the network. Then, you can “self-refer” to in-network providers for services that we don’t have to pre-approve.
The PureCare HSP Care Key

Know where to go when you need care. This Care Key will help you understand and find the options that come with every PureCare HSP plan.

<table>
<thead>
<tr>
<th>Use …</th>
<th>When you need …</th>
<th>For things like …</th>
<th>Contact info</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your primary care physician (PCP)</td>
<td>Routine and preventive care</td>
<td>Annual wellness exams, general medical care</td>
<td>Your PCP’s name and number are on your Health Net ID card.</td>
</tr>
<tr>
<td>PureCare HSP Network providers</td>
<td>Care from specialists and other providers; no PCP referral required</td>
<td>Matters of dermatology, obstetrics/gynecology, cardiology, orthopedics, psychology, etc.</td>
<td>Log in to your account at <a href="http://www.myhealthnetca.com">www.myhealthnetca.com</a> to find providers in the Health Net PureCare HSP individual plan provider network.</td>
</tr>
<tr>
<td>Nurse Advice Line</td>
<td>24/7/365 advice by phone from a registered nurse¹</td>
<td>Urgent health concerns and care for minor injuries and illnesses like fevers and the flu</td>
<td>1-800-893-5597 (TTY: 711)</td>
</tr>
<tr>
<td>Walk-in retail clinics, such as MinuteClinics (found in select CVS Pharmacy stores)</td>
<td>In-person care for common illnesses and preventive care¹</td>
<td>Same-day help with non-emergency services, wellness screenings, vaccinations, and more</td>
<td>Visit <a href="http://www.cvs.com/minuteclinic">www.cvs.com/minuteclinic</a> to search for locations near you.</td>
</tr>
<tr>
<td>Urgent care centers</td>
<td>Same-day treatment for non-emergency illnesses or injuries¹</td>
<td>Minor sprains, earaches, colds, back pain, etc.</td>
<td>Visit <a href="http://www.myhealthnetca.com">www.myhealthnetca.com</a> and click on Find a Doctor to search for locations near you.</td>
</tr>
</tbody>
</table>

¹Go immediately to the nearest emergency room or call 911 if you have an emergency.

Remember: Use the Health Net PureCare HSP provider network for all covered services. There is no coverage for out-of-network services except for emergency care, urgent care and services approved by Health Net.
The care you need, the extras you want

PureCare HSP comes with valuable extras. They’re all designed to help you get the most out of your health coverage.

**Discover a network of health care professionals**
Having a primary care physician (PCP) is just the beginning. Your doctor is one of many Health Net PureCare HSP providers in your region. Find all of the physicians and facilities that come with this health plan at [www.myhealthnetca.com](http://www.myhealthnetca.com).

**Find support for healthy habits**
Get on track for good with our one-on-one, over-the-phone coaching sessions. Quit For Life® helps smokers kick the habit. And our health coaches can help you with weight and fitness goals. You can even track your progress online!

**Use Active&Fit Direct™**
Every PureCare HSP health plan comes with Active&Fit Direct¹ – fitness center memberships for less! For just $25 a month (plus a $25 enrollment fee and applicable taxes), you can choose from 9,600+ participating centers and YMCAs nationwide. Learn more at [www.activeandfitdirect.com/Fitness/HealthNet](http://www.activeandfitdirect.com/Fitness/HealthNet).

**Lean on myStrength**
Give your emotional health some TLC. Take care of your whole self with myStrength, a Health Net program devoted to helping you manage depression, anxiety and stress. Learn more at [www.mystrength.com/hnwell](http://www.mystrength.com/hnwell).

**Get a $50 gift for investing in your health**
Complete a Health Risk Questionnaire (HRQ) in 2019 and share it with your PureCare HSP PCP during your annual preventive care exam. Then log in to your online Health Net account and follow the instructions. We’ll send you a $50 gift certificate, valid with hundreds of popular retailers!

¹Members must be 18 or older to participate. There is a 3-month commitment required. The Active&Fit Direct Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). The Active&Fit logo is a trademark of ASH and used with permission.
It’s still important to have health coverage

We know you have options when it comes to having health coverage. But investing in health coverage is more than just a good idea. So trust your good sense! Help protect your health and your finances with a Health Net Individual & Family Plan. Our PureCare HSP can help give you priceless peace of mind!

Looking for financial assistance?

You might be able to get help paying for some of the costs that go with having this kind of health coverage. There are two types of financial assistance available: premium assistance and cost-sharing reductions. Find out if you qualify by visiting www.CoveredCA.com.

Where to find PureCare HSP

Through Covered California, Health Net offers two different types of PureCare HSP plans in parts of Southern and Central California. You can enroll in our Bronze or Minimum Coverage PureCare HSP plans if you are in one of the areas listed here. So you can choose the right fit for you, your family and your budget.

1Partial county – not all ZIP codes available.

3 ways to enroll

When you’re ready to sign up for Health Net PureCare HSP health coverage, we’re here to help make it easy. Choose the method that works best for you!

1 Call the Health Net sales team at 1-877-609-8711.
3 Visit a broker or a Covered California certified enrollment counselor.
### PureCare HSP plans and your share of costs

The amounts shown here are what you would pay for the services you use, depending on the plan you choose. With Bronze 60 PureCare HSP, for example, your cost for a doctor office visit is $75.

**Reminder!** Your share of costs is in addition to the monthly premium you pay for your health coverage.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Bronze 60 PureCare HSP</th>
<th>Minimum Coverage PureCare HSP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For one person / For family</td>
<td>$6,300 / $12,600</td>
<td>$7,900 / $15,800</td>
</tr>
<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For one person / For family</td>
<td>$7,550 / $15,100</td>
<td>$7,900 / $15,800</td>
</tr>
<tr>
<td><strong>Doctor office visit</strong></td>
<td>$75²</td>
<td>0%²</td>
</tr>
<tr>
<td><strong>Specialist</strong></td>
<td>$105²</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Hospital stay</strong></td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Outpatient surgery</strong></td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Urgent care</strong></td>
<td>$75²</td>
<td>0%²</td>
</tr>
<tr>
<td><strong>Emergency care</strong></td>
<td>100% facility / $0 physician⁴</td>
<td>0% facility / $0 physician⁴</td>
</tr>
<tr>
<td><strong>Prescription drugs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 (most generics and low-cost preferred brands) / Tier 2 (non-preferred generics and preferred brands) / Tier 3 (non-preferred brands only)</td>
<td>100% up to $500/script (after Rx deductible)</td>
<td>0%⁵</td>
</tr>
<tr>
<td>Prescription drug calendar year deductible is $500 per member / $1,000 per family</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

This is a summary only. The PureCare HSP disclosure has plan overviews with more details about what services are covered with our PureCare HSP plans. The deductible applies for medical services and prescription drugs. Pediatric dental and vision services are covered until the last day of the month in which the child turns 19 years of age.

³Minimum coverage plans are available to individuals who are under age 30. You may also be eligible for this plan if you are age 30 or older and are exempt from the federal requirement to maintain minimum essential coverage. Once you are enrolled, you must re-apply for a hardship exemption from the Marketplace and re-submit the Marketplace notice showing your exemption certificate number to Health Net every year – by January 1 – in order to remain on this plan.

²You get coverage for visits 1–3 before you pay your deductible. You just pay the copayment. For visits 4 and more, you pay the full cost until you have paid your deductible.

³You do not pay the copayment if you are admitted to the hospital.

⁴Your deductible does not apply to these services.

⁵Your medical deductible applies to prescription drugs for all tiers.
**Nondiscrimination Notice**

In addition to the State of California nondiscrimination requirements (as described in benefit coverage documents), Health Net of California, Inc. (Health Net) complies with applicable federal civil rights laws and does not discriminate, exclude people or treat them differently on the basis of race, color, national origin, ancestry, religion, marital status, gender, gender identity, sexual orientation, age, disability, or sex.

**Health Net:**
- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at:

**Individual & Family Plan (IFP) Members On Exchange/Covered California** 1-888-926-4988 (TTY: 711)
**Individual & Family Plan (IFP) Members Off Exchange** 1-800-839-2172 (TTY: 711)
**Individual & Family Plan (IFP) Applicants** 1-877-609-8711 (TTY: 711)
**Group Plans through Health Net** 1-800-522-0088 (TTY: 711)

If you believe that Health Net has failed to provide these services or discriminated in another way based on one of the characteristics listed above, you can file a grievance by calling Health Net’s Customer Contact Center at the number above and telling them you need help filing a grievance. Health Net’s Customer Contact Center is available to help you file a grievance. You can also file a grievance by mail, fax or email at:

Health Net of California, Inc. Appeals & Grievances
PO Box 10348
Van Nuys, CA 91410-0348
Fax: 1-877-831-6019
Email: Member.Discrimination.Complaints@healthnet.com (Members) or
Non-Member.Discrimination.Complaints@healthnet.com (Applicants)

If your health problem is urgent, if you already filed a complaint with Health Net of California, Inc. and are not satisfied with the decision or it has been more than 30 days since you filed a complaint with Health Net of California, Inc., you may submit an Independent Medical Review/Complaint Form with the Department of Managed Health Care (DMHC). You may submit a complaint form by calling the DMHC Help Desk at 1-888-466-2219 (TDD: 1-877-688-9891) or online at www.dmhc.ca.gov/FileaComplaint.

If you believe you have been discriminated against because of race, color, national origin, age, disability, or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights (OCR), electronically through the OCR Complaint Portal, at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

English

Arabic
خدمات لغوية مجانية. يمكن أن نوفر لك ترجمات في الوقت الفوري. ويمكن أن نقرنا الرسائل بلغتك للحصول على المساعدة اللازمة، يرجى التواصل مع مركز خدمة العملاء عبر الرقم المبين على بطاقتك أو التواصل بالرقم المحمول لخدمة الأفراد والعائلة: 1-800-839-2172 (TTY: 711).

Armenian

Chinese
免費語言服務。您可使用口譯員服務。您可請人將文件唸給您聽並請我們將某些文件翻譯成您的語言寄給您。如需協助，請撥打您會員卡上的電話號碼與客戶聯絡中心聯絡或者撥打健康保險交易市場外的 Individual & Family Plan (IFP) 專線：1-800-839-2172（聽障專線：711）。如為加州保險交易市場，請拨打健康保險交易市場的 IFP 專線 1-888-926-4988（聽障專線：711），小型企業則請撥打 1-888-926-5133（聽障專線：711）。如為透過 Health Net 取得的團保計畫，請拨打 1-800-522-0088（聽障專線：711）。

Hindi
बिना भुगतान की भाषा सेवाएं। आप एक दृष्टिकोण प्राप्त कर सकते हैं। आप दस्तावेजों को अपनी भाषा में पढ़ा सकते हैं। यदि नहीं, आपको आईडी कार्ड से इनाम नंबर पर ग्राहक सेवा केंद्र को कॉल करें या व्यक्तिगत और फैसलक लाना (आईएफपी) औं व्यक्तिगत: 1-800-839-2172 (TTY: 711) पर कॉल करें। वेबसाइट के लिए, आईएफपी ऑनलाइन व्यक्तिगत: 1-888-926-4988 (TTY: 711) या रसायन प्रवेश: 1-888-926-5133 (TTY: 711) पर कॉल करें। हेल्थ नेट के माध्यम से गुप प्लान के लिए 1-800-522-0088 (TTY: 711) पर कॉल करें।

Hmong

Japanese
Health Net

IFP On Exchange 1-888-926-4988 (TTY: 711)

番号に、小規模ビジネスの場合
1-888-926-5133 (TTY: 711)

1-800-839-2172 (TTY: 711)

California marketplaceの場合、
顧客センターやプラン（IFP）
Off Exchange:

IDcardに表示されている番号で
顧客連絡センターまたは
個人・家族向けプラン（IFP）
のOff Exchange:

無料でサービスを提供しています。必要に応じて、IDカードに表示されている番号で
お客様サービスセンターに連絡してください。個人及び家族向けプラン（IFP）
のOff Exchange:

Persian (Farsi)

Navajo

Doo b77g77 koj8' h0lne'

1-888-926-4988 (TTY: 711)

Korean

무료 언어 서비스입니다. 통역 서비스를 받으실 수 있으며
IDcard에 수록된 번호로
고객서비스 센터와 연결하시거나 개인 및 가족 플랜(IFP)
의 경우

Japanese

1-800-522-0088 (TTY: 711)

Free language services are available. You can use
the ID card number to
contact the Customer Contact Center.

Panjabi (Punjabi)

Health Net

 outra vez. Você pode solicitar serviços de auxílio.

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь переводчика. Вам могут прочитать
документы на Вашем родном языке. Если Вам нужна помощь, звоните по телефону Центра помощи
клиентам, указанному на вашей карте участника плана. Вы также можете позвонить в отдел помощи
участникам не представленных на федеральном рынке планов для частных лиц и семей
(IFP) Off Exchange 1-800-839-2172 (TTY: 711). Участники планов из California marketplace: звоните
в отдел помощи участникам представленных на федеральном рынке планов IFP (On Exchange) по
телефону 1-888-926-4988 (TTY: 711) или в отдел планов для малого бизнеса (Small Business) по
телефону 1-888-926-5133 (TTY: 711). Участники коллективных планов, предоставляемых через
Spanish
Servicios de idiomas sin costo. Puede solicitar un intérprete, obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, comuníquese con el Centro de Comunicación con el Cliente al número que figura en su tarjeta de identificación o llame al plan individual y familiar que no pertenece al Mercado de Seguros de Salud al 1-800-839-2172 (TTY: 711). Para planes del mercado de seguros de salud de California, llame al plan individual y familiar que pertenece al Mercado de Seguros de Salud al 1-888-926-4988 (TTY: 711); para los planes de pequeñas empresas, llame al 1-888-926-5133 (TTY: 711). Para planes grupales a través de Health Net, llame al 1-800-522-0088 (TTY: 711).

Tagalog

Thai

Vietnamese

CA Commercial On and Off-Exchange Member Notice of Language Assistance

FLY017549EH00 (12/17)
Health Net Individual & Family Plans

www.MyHealthNetCA.com
1-877-609-8711 (TTY: 711)

Click the link below to view the PureCare HSP plan disclosure
PureCare HSP Disclosure